



## A. Settlement Statement (HUD-1)

### B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins	6. File Number 191131	7. Loan Number:	8. Mortgage Insurance Case Number:
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.				
<p>C. Note: This form is formatted to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(P.O.C.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.</p>					
<p>D. Name &amp; Address of Borrower: Aruna Rao  111 Hamlet Hill Road, #1011 Baltimore, MD 21210</p>		<p>E. Name &amp; Address of Seller: Joann D. Sachs  111 Hamlet Hill Road, #1011 Baltimore, MD 21210</p>		<p>F. Name &amp; Address of Lender: Cash</p>	
<p>G. Property Location: 111 Hamlet Hill Road, #1011 Baltimore, MD 21210</p>		<p>H. Settlement Agent: Omni Land Settlement Corporation 9603 Deereco Road, Suite 300 Timonium, Maryland 21093</p>		<p>I. Settlement Date: 10/30/2019</p>	
		<p>Place of Settlement: 9603 Deereco Road, Suite 300 Timonium, Maryland 21093</p>		<p>Disbursement Date: 10/30/2019</p>	

### J. Summary of Borrower's Transaction

<b>100. Gross Amount Due from Borrower</b>	
101. Contract sales price	100,000.00
102. Personal property	
103. Settlement charges to Borrower(s) (line 1400)	2,540.00
104. Total From Schedule A	
105. Payoff to	
106. Payoff to	
107.	
108.	
109.	
110.	
111.	
112.	
<b>Adjustments for items paid by Seller in advance</b>	
113. City/Town Taxes	
114. County Taxes 10-30-19 to 6-30-20	1,800.39
115. School Taxes	
116. Assessments	
117. Water	
118. Homeowner's Association Dues	
119.	
<b>120. Gross Amount Due from Borrower</b>	<b>104,340.39</b>
<b>200. Amount Paid by or in Behalf of Borrower</b>	
201. Deposit or earnest money	
202. Principal amount of new loan(s)	
203.	
204.	
205.	
206.	
207.	
208.	
209.	
<b>Adjustments for items unpaid by Seller</b>	
210. City/Town Taxes	
211. County Taxes	
212. School Taxes	
213. Assessments	
214. Water	
215. Homeowner's Association Dues	
216.	
<b>220. Total Paid by/for Buyer</b>	
<b>300. Cash at Settlement from/to Borrower</b>	
301. Gross amount due from Borrower (line 120)	104,340.39
302. Less amount paid by/for Borrower (line 220)	0.00
<b>303. Cash</b>	<input checked="" type="checkbox"/> <b>From</b> <input type="checkbox"/> <b>To Borrower</b>
	<b>104,340.39</b>

### K. Summary of Seller's Transaction

<b>400. Gross Amount Due to Seller</b>	
401. Contract sales price	100,000.00
402. Personal property	
403.	
404.	
405.	
406.	
407.	
408.	
409.	
410.	
411.	
412.	
<b>Adjustments for items paid by Seller in advance</b>	
413. City/Town Taxes	
414. County Taxes 10-30-19 to 6-30-20	1,800.39
415. School Taxes	
416. Assessments	
417. Water	
418. Homeowner's Association Dues	
419.	
<b>420. Gross Amount Due to Seller</b>	
	<b>101,800.39</b>
<b>500. Reductions in Amount Due to Seller</b>	
501. Excess deposit (see instructions)	
502. Settlement charges to Seller (line 1400)	10,599.41
503. Seller Assist	
504. Payoff Request /Delivery and Release Request/ Procurement, Jdg. Reports to OLS	195.00
505.	
506.	
507.	
508. Deposit or earnest money	
509.	
<b>Adjustments for items unpaid by Seller</b>	
510. City/Town Taxes	
511. County Taxes	
512. School Taxes	
513. Assessments	
514. Water	
515. Homeowner's Association Dues	
516.	
<b>520. Total Reduction Amount due Seller</b>	
	<b>10,794.41</b>
<b>600. Cash at Settlement to/from Seller</b>	
601. Gross amount due to Seller (line 420)	101,800.39
602. Less reduction amount due Seller (line 520)	10,794.41
<b>603. Cash</b>	<input checked="" type="checkbox"/> <b>To</b> <input type="checkbox"/> <b>From Seller</b>
	<b>91,005.98</b>

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a current valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

L. Settlement Charges			
<b>700. Total Real Estate Broker Fees</b>		Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of commission (line 700) as follows:			
701. \$ 2,500.00 to Monumental Realty			
702. \$ 3,500.00 to Keller Williams Legacy			
703. Commission paid at settlement			6,000.00
704. Admin Fee to Keller Williams Legacy			395.00
<b>800. Items Payable in Connection with Loan</b>			
801. Our origination charge	\$ (from GFE #1)		
802. Your credit or charge (points) for the specific interest rate chosen	\$ (from GFE #2)		
803. Your adjusted origination charges	(from GFE A)		
804. Appraisal fee to	(from GFE #3)		
805. Credit report to	(from GFE #3)		
806. Tax service to	(from GFE #3)		
807. Flood certification to	(from GFE #3)		
808. to			
809. to			
810. to			
811. to			
812. to			
813.			
<b>900. Items Required by Lender to Be Paid in Advance</b>			
901. Daily interest charges from 10/30/19 to days @ /day (from GFE #10)			
902. Mortgage insurance premium for months to (from GFE #3)			
903. Homeowner's insurance for 1 year to (from GFE #11)			
903. Flood Insurance for 1 year to			
903. MIP Refund to			
903.			
<b>1000. Reserves Deposited with Lender</b>			
1001. Initial Deposit for your escrow account (from GFE #9)			
1002. Homeowner's insurance months @ \$ per month \$			
1003. Mortgage insurance months @ \$ per month \$			
1004. City property taxes months @ \$ per month \$			
1005. County property taxes months @ \$ per month \$			
1006. School property taxes months @ \$ per month \$			
1007. months @ \$ per month \$			
1008. months @ \$ per month \$			
1009. Aggregate Adjustment \$			
<b>1100. Title Charges</b>			
1101. Title services and lenders title insurance (from GFE #4)		980.00	
1102. Settlement or Closing fee \$			
1103. Owner's title insurance (from GFE #5)			
1104. Lender's title insurance to Old Republic National Title Insurance \$			
1105. Lender's title policy limit \$			
1106. Owner's title policy limit \$ 100,000.00			
1107. Agent's portion is \$ of the total title insurance premium			
1108. Underwriter's portion is \$ of the total title insurance premium			
1109.			
1110.			
1111.			
1112.			
<b>1200. Government Recording and Transfer Charges</b>			
1201. Government recording charges (from GFE #7)		60.00	
1202. Deed \$ 60.00 Mortgage \$ Releases \$			
POA \$ Subordination \$			
1203. Transfer taxes (from GFE #8)		1,500.00	1,500.00
1204. City/County Tax/Doc Stamps Deed \$ 1,000.00 Mortgage \$			
1205. State Transfer Tax Deed \$ 500.00 Mortgage \$			
1206. County Transfer Tax Deed \$ 1,500.00 Mortgage \$			
1207. Intangible Tax Deed \$ Mortgage \$			
1208. Grantor Tax Deed \$ Mortgage \$			
1209. Deed \$ Mortgage \$			
<b>1300. Additional Settlement Charges</b>			
1301. Required services that you can shop for (from GFE #6)			
1302. \$			
1303. \$			
1304. \$			
1305. \$			
1306. \$			
1307. \$			
1308. \$			
1309. \$			
1310. \$			
1311. \$			
1312. 2019-2020 Annual Real Estate taxes \$			2,704.41
<b>1400. TOTAL SETTLEMENT CHARGES (enter on lines 103 and 502, sections J and K)</b>		2,540.00	10,599.41